



NIŞANTAŞI  
ÜNİVERSİTESİ



# **BANKACILIK VE FİNANS TERMINOLOJİSİ SÖZLÜĞÜ**

**Adjustable rate (değişken faiz oranı)**

A rate of interest that can vary during the term of the loan. Usually used when referring to mortgages.

**Annual percentage rate (APR) (yıllık yüzdesel oran)**

The interest rate and fees or additional costs you're charged per year for a loan or credit card. For you as a customer, a lower rate is always better.

**Annual percentage yield (APY) (yıllık yüzdesel getiri)**

The effective annual rate of return taking into account the compounding of interest on a savings, checking, CD or money market account. On this rate, the higher the better.

**Assets (varlıklar)**

Any personal possessions of value. This also includes cash, real estate and investments.

**ATM fees (atm ücretleri)**

Fees you're charged for using an out-of-network ATM or exceeding a certain number of ATM transactions for your account, if limited

**Auto loan (araç kredisi)**

A loan for the purchase of a vehicle, which you pay off over time. This is more expensive than buying a car outright since you're paying interest, but you also get to use the car while you're paying for it.

**Automated clearing house (ACH) (otomatik doğrulama merkezi)**

The electronic network used to transfer money between accounts at different institutions.

**Automated Teller Machine (ATM) card**

A card that gives you access to your account through an ATM. If it's a debit card, it will also work at retailers.

**Available balance (kullanılabilir bakiye)**

The amount of funds in your account ready for immediate withdrawal.

**Balance due (ödeme günü)**

The payment required on a credit card or HELOC by a specific date. It may include a past-due balance or fees.

**Certificate of deposit (CD) (mevduat makbuzu)**

A savings product used to lock in a fixed APY on deposits for a set period, until the maturity date. CDs are FDIC insured up to \$250,000, and usually pay higher interest than a savings account.

**Checking account (vadesiz hesap)**

The basic account for easy access to your money. Helpful for managing day-to-day expenses and recurring (monthly) bills.

**Credit (kredi)**

1. An increase in a savings or checking account, such as a deposit made to the account. 2. A person or company's ability to borrow money, with the expectation the money will be paid back in the future.

**Credit card (kredi kartı)**

One of the most popular forms of credit, a card that allows you to spend up to a specific limit. Interest on the balance is assessed at the end of the monthly term, so to avoid paying any interest pay off your full balance each month.



## **Credit limit (kredi limiti)**

The maximum amount you're allowed to charge on a credit card or HELOC. Once you've shown a habit of paying bills consistently on time, a lender may raise your credit limit – giving you more spending power.

## **Credit rating (kredi derecelendirme)**

An evaluation of credit-worthiness based on financial resources and credit history. Strictly speaking, ratings are usually applied to businesses or governments, and expressed as a letter grade (A, B+, etc.)

## **Credit score (kredi puanı)**

In contrast to a credit rating, the credit score is a number (600, 700, etc.) indicating an individual's credit-worthiness. Credit bureaus look at factors such as your total debt, number of open accounts and whether you rent or own your home. A good credit score can result in a lower interest rate for loans.

## **Current balance (mevcut bakiye)**

The amount of funds in your account, including any pending activity.

## **Debit (borçlu hesap)**

A decrease in a savings or checking account, such as a withdrawal or a check written against the account.

## **Debit card (atm kartı)**

An ATM card that allows you to pay for goods at stores or businesses, online, and at ATMs. A debit card draws the money from your checking account, in contrast to a credit card where you're borrowing the money and have to pay it back later.

## **Deposit (mevduat)**

Funds added to your account.

## **Direct deposit (maaş hesabı)**

An automatic deposit to your account made by your employer or an outside agency (such as a pension or government benefit payment). These are usually recurring, and spare you the hassle of depositing a paper check. Online transfers are not considered direct deposits.

## **Early withdrawal penalty (erken çekim cezası)**

A fee for withdrawing funds from an account--or closing it--before its maturity date. This applies to CDs and individual retirement accounts (IRAs).

## **eBills (elektronik fatura)**

Electronic bills that are being delivered directly to your Nationwide online banking account for payment instead of being mailed to your home.

## **Electronic check presentment (ECP) (elektronik çek doğrulama)**

An electronic image of a check that can be processed by banks and clearing houses instead of the actual paper check.

## **Electronic deposit verification (EDV) (elektronik mevduat doğrulama)**

A way to verify an account at another bank that you want to link to. Nationwide Bank will electronically send two micro deposits to your linked account. Once you report the deposit amounts back to us, you can transfer funds to and from the linked account. See also: Micro-deposits

## **Electronic Funds Transfer (EFT) (eft)**

The transfer of money between accounts through ATMs or electronic payment systems.

**Equal Credit Opportunity Act**

A federal law that prohibits discrimination in credit transactions on the basis of race, color, religion, national origin, sex, marital status, age, source of income or the exercise of any right under the Consumer Credit Protection Act.

**External accounts (dış hesaplar)**

Accounts owned at another financial institution.

**Fixed rate (sabit oran)**

A rate of interest that does not vary for the entire term of the loan or deposit.

**Funds on hold (blokele hesap)**

Funds not available until they're processed.

**Good faith (basiretli, iyi niyet)**

A good faith effort refers to our sincere intention to deal fairly with others and act honestly.

**Home Equity Line of Credit (HELOC)**

A line of credit based on the estimated value of your home, or on the amount of equity in your home.

**Home Equity Loan (konut ipotekli kredi)**

A type of loan that uses the equity of your home as collateral. Typically, a home equity loan allows you to borrow a one-time lump-sum amount of money equal to or less than the equity you have in your home.

**Indexed rate (sabit faiz oranı)**

The rate charged for an adjustable rate loan, such as a HELOC, mortgage or credit card. Nationwide Bank calculates the indexed rate by adding the prime rate published in The Wall Street Journal to a margin established by your loan documents.

**Insufficient funds (yetersiz bakiye)**

An account balance too low to cover a check presented for payment. Sometimes abbreviated as NSF for "non-sufficient funds."

**Interest (faiz)**

The cost of borrowing money or the amount earned on a deposit account. To calculate simple interest, multiply the original amount (of your savings or your loan) by the interest rate. For compound interest, the interest is added to the total amount as it accumulates.

**Interest income (faiz geliri)**

Your earnings on savings accounts, certificates of deposit and money markets. Banks or other organizations or individuals who pay interest usually report it on Form 1099-INT.

**Interest rate (faiz oranı)**

The annual percentage paid on an interest-bearing savings account or CD, or the interest charged on loans. The interest paid on a deposit account is the "annual percentage yield" (APY) and the rate charged on a loan is the "annual percentage rate" (APR).

**Interest transfer (faiz aktarımı)**

A process that allows interest earned on one account to be transferred to another account. For example, the interest earned on a CD can be transferred to a money market account.

**Joint account (ortak hesap)**

A bank account held in more than one name. Each person on the account has equal ownership. The primary account holder receives the bank statements and any other correspondence.

**Maturity (vade)**

For loans, the date that the full balance is due. For CDs, the date the CD funds are available for withdrawal or renewal with interest paid.

**Micro-deposits**

Small deposits (usually a dollar or two) made to verify an account you're trying to link. Once verified, you can use the account you've linked to your Nationwide Bank account for actions such as money transfers. Micro-deposits are usually reversed so there's no permanent change in your balance. See also: EDV

**Minimum balance (azami bakiye)**

The amount your average balance in a deposit account must stay above to avoid fees.

**Mobile banking (mobil bankacılık)**

Access to your account via your smartphone or tablet. Three channels for mobile banking are available – an app, mobile web and SMS/text messages.

**Mobile deposit (mobil hesap)**

Customers with a camera-enabled iPhone, iPad or Android device can deposit checks to their account using the Nationwide Bank mobile app.

**Money market account**

A high-yield savings account that's FDIC-insured up to \$250,000. In contrast to a CD, with a money market account, you can still have regular access to your funds.

**Mortgage loan (konut kredisi)**

A loan used to purchase or refinance a home or real property, with payments usually spread over 10 to 30 years. It's secured by real estate, such as the borrower's primary residence.

**Non-sufficient funds (NSF) (yetersiz bakiye)**

An account balance too low to cover a check presented for payment.

**Online banking (internet bankacılığı)**

Access to your accounts via the Internet.

**Online bill payment (internet fatura ödemesi)**

Sending money electronically to pay your bills through a bank account.

**Overdraft account (kredi mevduat hesabı)**

An arrangement made between you and your bank that allows you to withdraw more than the balance in your account, without incurring any penalties.

**Payee (alacaklı)**

A person or business to whom a check is written.

**Periodic rate (periyodik oran)**

The interest rate over a specific period of time. A monthly periodic rate is the cost of credit per month. A daily periodic rate is the cost of credit per day, and so forth.

**Personal identification number (PIN) (kişisel doğrulama numarası)**

A number issued with your debit or credit card so you can withdraw money from ATMs. To help prevent fraud, keep your PIN secret. A PIN should be memorized, never written down or disclosed to anyone else.

**Phishing (e-dolandırıcılık, şifre avcılığı)**

A scam using spoofed emails from well-known companies to direct consumers to fraudulent websites. The message often sounds urgent and falsely claims there's a problem you must "fix" by sending sensitive information to the scammers. Nationwide Bank will never ask you to divulge any detailed information via an email or text unless you contact us about an issue.

**Prime rate (ana faiz oranı)**

The interest rate that banks use to establish the indexed rate for certain loan products. The prime rate is published in The Wall Street Journal.

**Routing number (dolaşım numarası)**

The first nine numbers that appear at the bottom of a check to identify the financial institution.

**Scheduled transfer (düzenli transfer talimatı)**

Moving money from one account to another on a regular recurring basis, often monthly.

**Secure Socket Layer (SSL) (güvenli kademe)**

A type of technology that protects your credit card and personal details when you shop or bank online.

**Service charge (hizmet ücreti)**

A charge for a service or a penalty for not meeting certain requirements, such as insufficient funds in a checking account.

**Simple interest (basit faiz oranı)**

Interest computed only on the principal balance, without compounding.

**Statement (hesap özeti)**

A detailed record of transactions in an account for a certain period, usually monthly or annual. A bank statement may include debits, credits, transfers, payroll deposits, fees, service charges and ATM activity. You can sign up for paperless statements when you log in to your account.

**Surcharge (fon kesintisi, ek işlem masrafı)**

An amount charged by the owner of an ATM. This generally applies to out-of-network ATMs. To

**Term (dönem)**

The time to the maturity of a loan or deposit. For example, a CD can have a term from 3 to 60 months.

**Total value (toplam değer)**

The current worth of an account, including funds on hold or pending approval.

**Variable rate (değişken oran)**

An interest rate that may fluctuate during the term of a loan, line of credit or deposit account. The new rate is sometimes determined by The Wall Street Journal prime rate. See also "adjustable rate" and "indexed rate".

**Wire transfer (telehavale)**

An electronic payment service for transferring funds by wire. Wire transfers are guaranteed funds for the recipient, meaning the payment cannot be revoked by the sender after the transfer.



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